

RETIREMENT LESSON'S LEARNED

PRE-RETIREMENT ACTIONS:

1. GATHER AND COPY RECORDS
2. RESEARCH BENEFITS/ENTITLEMENTS (HANDBOOKS, WEB SITES, ETC)
3. COMPARE YOUR HEALTH COVERAGE BENEFITS
4. COMPARE LIFE INS COSTS (BUY COMM?)
5. CALCULATE SBP COSTS AND OPTIONS
6. COMPARE DEBT RATIO TO INCOME RATIO
7. PREPARE FOR BRIEF INTERRUPTION IN INCOME (HAVE AN EMERGENCY FUND)
8. DETERMINE WHAT YOU WILL DO (WORK, TRAVEL, VOLUNTEER)
9. MAKE DECISION ON TSP (USE, TRF, RETAIN)
10. GO TO ACAP IF YOU CAN USE THEIR SERVICES
11. GET DENTAL AND MEDICAL WORK DONE WHILE IN DUTY STATUS
12. START RETIREMENT FOLDER/BOOK
13. TAX IMPLICATIONS (KNOW AND UNDERSTAND)

RETIREMENT ACTIONS:

1. DOUBLE CHECK ALL ACTIONS AND CALCULATIONS
2. NEW ID CARDS (SELF & FAMILY)

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POST RETIREMENT ACTIONS:

1. MASTER CALENDAR/SCHEDULE
2. ID CARD RENEWAL
3. ID CARD STATUS CHANGE
4. SBP ELECTION
5. INSURANCE SUBMISSION DEADLINES
6. SOCIAL SECURITY MILESTONES
7. TRICARE ELECTIONS IF AVAILABLE
8. VA BENEFITS
9. DEVELOP TIMELINE FOR SIGNIFICANT DATES

- **SBP Changes**
- **Medicare Eligibility**
- **Dependent ID card Renewals**
- **TRICARE for Life**
- **Suspend FEHB or not**